

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kelly J. Horton
Debtor

Case No. 12-02758-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Sep 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2017.

db +Kelly J. Horton, 90 St. Andrews Way, Etters, PA 17319-9429
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
4156213 BANK OF AMERICA, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4186993 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
4102383 GECRB/AMERICAN EAGLE PLC, P.O. BOX 965005, ORLANDO, FL 32896-5055
4102389 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4102391 +NEWBERRY TOWNSHIP, 1915 OLD TRAIL ROAD, ETTERS, PA 17319-9130
4102390 ++NEWBERRY TOWNSHIP MUNICIPAL AUTHORITY, 1915 OLD TRAIL ROAD, ETTERS PA 17319-9130
(address filed with court: NEWBERRY TOWNSHIP, SEWER AUTHORITY, 400 CLY ROAD,
YORK HAVEN, PA 17370)
4962806 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
4102395 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4102398 #+UNITED CASH LOANS, 3531 P STREET NW, PO BOX 111, MIAMI, OK 74355-0111
4102399 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
4102400 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001
4164325 +Valley Green Village West HOA, co Property Management Inc, PO Box 622,
Lemoyne, PA 17043-0622
4492043 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Sep 05 2017 18:48:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
cr EDI: AIS.COM Sep 05 2017 18:48:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4102382 +EDI: BANKAMER.COM Sep 05 2017 18:48:00 BAC HOME LOANS, 450 AMERICAN STREET SV,
SIMI VALLEY, CA 93065-6285
4115932 +EDI: BASSASSOC.COM Sep 05 2017 18:48:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4102384 +EDI: HFC.COM Sep 05 2017 18:48:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
4102385 +EDI: HFC.COM Sep 05 2017 18:48:00 HSBC BEST BUY, P.O. BOX 5253,
CAROL STREAM, IL 60197-5253
4102386 EDI: IRS.COM Sep 05 2017 18:48:00 INTERNAL REVENUE SERVICE, P.O. BOX 7346,
PHILADELPHIA, PA 19101-7346
4921760 +EDI: RESURGENT.COM Sep 05 2017 18:48:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding, LLC,
c/o Resurgent Capital Services 29603-0587
4921759 EDI: RESURGENT.COM Sep 05 2017 18:48:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4102388 E-mail/Text: unger@members1st.org Sep 05 2017 18:46:02 MEMBERS FIRST FCU, P.O. BOX 40,
MECHANICSBURG, PA 17055-0040
4302508 EDI: AIS.COM Sep 05 2017 18:48:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4102392 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2017 18:45:54 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4162696 EDI: PRA.COM Sep 05 2017 18:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4298245 +EDI: PRA.COM Sep 05 2017 18:48:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4102394 +E-mail/Text: bk@revenuegroup.com Sep 05 2017 18:46:01 REVENUE GROUP,
3700 PARK EAST DRIVE #240, BEACHWOOD, OH 44122-4339
4109259 EDI: AGFINANCE.COM Sep 05 2017 18:48:00 SPRINGLEAF FINANCIAL SERVICES,
125 GATEWAY DR STE 109, MECHANICSBURG PA 17050-2905
4102396 EDI: AGFINANCE.COM Sep 05 2017 18:48:00 SPRINGLEAF FORMERLY AGF, 125 GATEWAY DRIVE,
MECHANICSBURG, PA 17050-2905
4178938 EDI: VERIZONWIRE.COM Sep 05 2017 18:48:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
4102402 +EDI: VERIZONWIRE.COM Sep 05 2017 18:48:00 VERIZON WIRELESS, P.O. BOX 26055,
MINNEAPOLIS, MN 55426-0055

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4102401 US FASTCASH
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4102387* INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346

***** BYPASSED RECIPIENTS (continued) *****

4330433* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)
 4330434* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)
 4492044* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 4102393 ##RECEIVABLE MANAGEMENT SERVICES, 77 HARTLAND STREET, SUITE 401, PO BOX 280431,
 EAST HARTFORD, CT 06128-0431
 4102397 ##STROKOFF & COWDEN, PC., 132 STATE STREET, P.O. BOX 11903, HARRISBURG, PA 17108-1903
 TOTALS: 1, * 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
 Ann E. Swartz on behalf of Creditor Bank of America, N.A., et al... ASwartz@mwc-law.com,
 ecfmail@mwc-law.com
 Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
 Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com
 Joshua I Goldman on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Robert E Chernicoff on behalf of Debtor Kelly J. Horton rec@cclawpc.com,
 jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
 Thomas I Puleo on behalf of Creditor Nationstar Mortgage, LLC. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Kelly J. Horton
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-02758-RNO**

Social Security number or ITIN **xxx-xx-7080**

EIN --_-----

Social Security number or ITIN -----

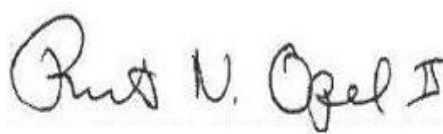
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly J. Horton

September 5, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.